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***REPLY TO NEW JERSEY ADDRESS***

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December 19, 2011

Via ECF and regular mail

United States District Court  
District of New Jersey  
Honorable Joel A. Pisano  
Clarkson S. Fisher Federal Building & U.S. Courthouse,  
402 East State Street  
Trenton, NJ 08608

**Re: O'Biso v. Aurroa Loan Services, LLC**  
**Case No.: 3:11-cv-06952-JAP**

Dear Judge Pisano:

Our firm represents the Appellee, Aurora Loan Services, LLC. I have spoken to Shmuel Klein, counsel for the Appellant, Sharon O'Biso, and we have been made aware of a case that is pending in the Third Circuit addressing the exact issue that the instant appeal raises before your Honor.

If possible, both Mr. Klein and I, would like to schedule a telephone conference to discuss how your Honor would like to proceed with this matter.

Thank you for your attention in this regard

Respectfully yours,  
ZUCKER, GOLDBERG & ACKERMAN, LLC  
By: /s/ JOEL A. ACKERMAN  
JOEL A. ACKERMAN

JAA/sib  
encl.  
cc: Shmuel Klein, Debtor's counsel